

CLAIMS:

1. A homeowner's insurance method which accounts for the absence of the homeowner from the insured home, comprising:

establishing an insurance policy between the insurance company and the homeowner for insuring a home;

establishing an agreement between an insurance company and a homeowner, including:

(1) identifying at least one neighbor of the home owner;

(2) acknowledging that said neighbor is authorized to act for the insured party;

providing a key to said neighbor for means of access to said home;

notifying said insurance company of the occurrence of an insured event;

submitting by said neighbor a claim under said insurance policy; and

making a performance on said claim by said insurance company under said insurance policy.

2. A method according to claim 1 wherein said step of establishing an agreement occurs subsequent to the step of establishing an insurance policy.

3. A method according to claim 1 wherein said insured event is damage to the home.

4. A method according to claim 3 and further including said insurance company submitting a written plan for repair of said damage.

5. A method according to claim 4 and further including approval by said neighbor of said plan for repair of said damage.

6. A method according to claim 5 wherein said step of making performance includes repairing said damage in accordance with said plan by a repairperson.

7. A method according to claim 1 wherein said step of making performance includes payment of monies by the insurance company.

8. A method according to claim 1 wherein said payment is made directly to a repair person.

9. A method according to claim 1 wherein said step of establishing an agreement includes an agreement in addition to said policy wherein said neighbor acknowledging in writing the duties of said neighbor.

10. A method according to claim 1 wherein said step of establishing an agreement includes an agreement in addition to said policy wherein said home owner agreeing in writing to be bound by decisions of said neighbor.

11. A method according to claim 1 wherein said occurrence of said insured event occurs at a time said home owner is absent from said home.

12. A method according to claim 1 wherein said step of notifying is performed by said neighbor.

13. A method according to claim 1 and further including said neighbor providing said insurance company with access to said home after said occurrence of said insured event.

14. A method according to claim 1 and further including said insurance company providing a damage estimate to said neighbor.

15. A method according to claim 1 and further including the step of inspection of said repair of said home.

16. A method according to claim 1 wherein said key is an access code, combination, or password that provides access to said home.

17. A method according to claim 1 wherein said neighbor resides on property adjacent to that occupied by said home.

18. A method according to claim 1 wherein said establishment of an insurance policy step consists of the renewal of an insurance policy.

19. An insurance method which accounts for the absence of a property owner from the insured property, comprising:

establishing an insurance policy between an insurance company and a property owner;

establishing an agreement between the insurance company and the property owner, including:

- (1) identifying at least one neighbor of the property owner;
- (2) acknowledging that said neighbor is authorized to act for the insured

party;

providing a key to said neighbor for means of access to said property;

notifying said insurance company of the occurrence of an insured event;

submitting by said neighbor a claim under said insurance policy; and

making a performance on said claim by said insurance company under said insurance policy.

20. A method of selling insurance by using an insurance method which accounts for the absence of the homeowner from the insured home, comprising:

establishing an insurance policy between an insurance company and a homeowner for insuring a home;

establishing an agreement between the insurance company and the homeowner, including:

(1) identifying at least one neighbor of the home owner for notifying said insurance company of the occurrence of an insured event;

(2) communicating with said neighbor in connection with said policy, said communicating also providing information for selling insurance to said neighbor; and

providing a key to said neighbor for means of access to said home.